

AMENDMENT TO THE SPECIFICATION

Immediately prior to the BACKGROUND OF THE INVENTION section on page 1, **ADD** the following new section:

CROSS REFERENCE TO RELATED APPLICATION

This application is a continuation of U.S. Patent Application No. 08/880,404 entitled INSTANT CREDIT CARD MARKETING SYSTEM, filed June 23, 1997 and issued as U.S. Patent No. 6,144,948 on November 11, 2000, which is incorporated by reference herein in its entirety.

Please **REPLACE** the paragraph beginning on page 8, line 20 with the following paragraph.

The operation of the system will be described with respect to a casino-hotel as an affinity partner, but may apply to any merchant, organization or service provider able to identify the anticipated arrival of potential customers, members or patrons and provide an incentive to activate ~~incent the activation of~~ new accounts (collectively, the “sponsoring organizations”). Generally, the sponsoring organization may be any organization with whom potential customers typically make advance reservations, such as a hotel, car rental or airline, or any organization with whom members, patrons or customers typically register in advance for attendance at an event, such as a ticket holder for a professional sports event or a participant in a seminar or tournament presented by the sponsoring organization. In further embodiments of the invention, the sponsoring organization can include any merchant or service provider who can anticipate the arrival of a customer at a particular location, for example, (a) a customer who comes to a retail location on a periodic basis, (b) a customer who drops off goods with a merchant, such as a dry cleaner or a repair man, for later pick up, and (c) a customer who has scheduled a service, such as the installation of a telephone or cable service in the

customer's home or office. Likewise, the credit provider is described as an issuing bank, but can be any qualified lending institution. In the preferred embodiment, the credit provider is a credit card issuer.

Please **REPLACE** the paragraph beginning on page 9, line 16 with the following paragraph.

In the illustrative casino-hotel embodiment, potential new accounts are identified through the routine hotel reservation process. When a customer makes a reservation at a hotel, the hotel requests a credit card on the customer's behalf. If the issuing bank approves a credit line, a plastic credit card is shipped to the hotel, and the hotel offers the card to the customer upon check-in, or otherwise during the customer's stay at the hotel. At check-in, the customer is ~~incented~~ offered an incentive to apply for and accept the pre-approved card by choosing from a menu of special benefits available upon immediate use of the card, such as an immediate room upgrade, free food ~~and/or~~ or beverages, and incentives for use at the gaming tables and slot machines.

Please **REPLACE** the paragraph beginning on page 10, line 17 with the following paragraph.

As shown in FIG. 1A, the RCRS system includes a communications port 120 connected to a caller interface preferably embodied using an interactive voice response unit ("IVRU") 130, a communications port 145 for coupling to CEIS 190, a data storage device 160, and a processor 140. These elements are connected appropriately, for example, by a standard system bus, to allow communications between them. Customers can communicate with RCRS 100 via a telephone 110. Customers may also make reservations by any suitable mechanism, such as electronic mail or facsimile.

Please **REPLACE** the paragraph beginning on page 11, line 11 with the following paragraph.

The blocks labeled as communication ~~Communication~~ ports 120, 145 and 175 are typically intended to represent a broad range of well known apparatuses operable to permit communication between data processing systems. One of ordinary skill in the art would readily understand that a term such as "communication ports" could have a range of meanings encompassing simple data in and out pins on a microprocessor all the way up to complex broadband Asynchronous Transfer Mode switches and beyond. However, in the preferred embodiment of the present invention, communication between data processing systems is preferably implemented using modems. Caller IVRU 130 is preferably a conventional system such as those manufactured by Northern Telecom. The blocks labeled processors ~~Processors~~ 140 and 170 are intended to represent a broad range of data processing systems that preferably include a processor and the

associated hardware including memory devices, bus controllers, and other well known components typically used to perform data processing functions. In the present invention these “processors” are preferably conventional computers or network servers with sufficient memory and processing capability to perform the disclosed functionality. Data storage devices 160 and 180 may include hard disk, magnetic, or optical storage units, as well as CD-ROM drives or flash memories. Both devices contain databases used in processing transactions consistent with the present invention. Data storage device 160 includes reservation database 200 and customer database 300. Data storage device 180 contains credit account database 400.

Please **REPLACE** the paragraph beginning on Page 16, Line 8 with the following paragraph.

The credit card is held for the arrival of the customer by the sponsoring organization. Although the problem of theft is minimal because the credit account is inactive until the customer applies for the card and the card is activated, the inactive credit cards preferably should be stored in a secure area. When the customer arrives at the sponsoring organization, such as checking into the hotel, an employee will see a notification in the customer's computerized reservation record that a credit card is available and offer the credit card (and accompanying line of credit) to the customer. [Step 570] The reservation software may be programmed so as to prompt the employee to offer the customer the credit card.